

Fill in this information to identify the case:

Debtor 1 Phillip Thomas

Debtor 2 Betty J. Thomas
(Spouse, if filing)

United States Bankruptcy Court for the: Toledo District of Ohio
(State)

Case number 18-32733-maw

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK TRUST NATIONAL
ASSOCIATION, AS TRUSTEE OF THE
LODGE SERIES IV TRUST

Court claim no. (if known): 15

Last 4 digits of any number you use to
identify the debtor's account: 9300

Date of payment change:
Must be at least 21 days after date 12 / 01 / 2019
of this notice

New total payment: \$ 793.30
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____ New escrow payment: \$ 310.74

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ % New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Betty J. Thomas

First Name

Middle Name

Last Name

Case number (if known) 18-32733-maw

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle R. Ghidotti-Gonsalves

Signature

Date 11 / 10 / 2019

Print:

Michelle R. Ghidotti-Gonsalves

First Name

Middle Name

Last Name

Title

AUTHORIZED AGENT

Company

Ghidotti Berger LLP

Address

1920 Old Tustin Ave

Number

Street

Santa Ana, CA 92705

City

State

ZIP Code

Contact phone

(949) 427 - 2010

Email

BKNOTIFICATIONS@GHIDOTTIBERGER.COM

314 S Franklin St / Second Floor
PO Box 517
Titusville PA 16354
800-327-7861
814-260-4159 Fax
www.bsifinancial.com



603004 1461619300_000_20191101_0000
BSI Financial
Services

BETTY J THOMAS
4420 WELDWOOD LN
SYLVANIA

OH 43560

YOUR LOAN NUMBER:

DATE: 11/01/19

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.
THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS
REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED
ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 09/19 THROUGH 08/20.

----- ANTICIPATED PAYMENTS FROM ESCROW - 09/19 THROUGH 08/20 -----
 HOMEOWNERS F/P 1721.36
 COUNTY TAX 2007.56

 TOTAL PAYMENTS FROM ESCROW 3728.92

 MONTHLY PAYMENT TO ESCROW 310.74 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 09/19 THROUGH 08/20 -----
-ANTICIPATED PAYMENTS- -- ESCROW BALANCE COMPARISON --
MONTH TO ESCROW FROM ESCROW DESCRIPTION ANTICIPATED REQUIRED
 ACTUAL STARTING BALANCE 1555.53 621.52
SEP 19 310.74 1866.27 932.26
OCT 19 310.74 2177.01 1243.00
NOV 19 310.74 2487.75 1553.74
DEC 19 310.74 1003.78 COUNTY TAX 1794.71 860.70
JAN 20 310.74 2105.45 1171.44
FEB 20 310.74 2416.19 1482.18
MAR 20 310.74 2726.93 1792.92
APR 20 310.74 3037.67 2103.66
MAY 20 310.74 3348.41 2414.40
JUN 20 310.74 1003.78 COUNTY TAX 2655.37 1721.36
JUL 20 310.74 2966.11 2032.10
AUG 20 310.74 1721.36 HOMEOWNERS F ALP 1555.49 621.48 RLP

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE
(RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS 0.00.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED
BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 934.01.†

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	482.56
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	310.74
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	0.00
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 09/01/19 793.30

NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 621.48. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 621.48.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:				
04/17	261.37	05/17	261.37	06/17 7155.73 *
ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:				
00/00	0.00	00/00	0.00	
00/00	0.00	00/00	0.00	
00/00	0.00	00/00	0.00	

FOR THE PURPOSES OF THIS ESCROW ANALYSIS, ADJUSTMENTS TO THE ESCROW BALANCE AND/OR ESCROW DATA WERE COMPLETED PENDING INFORMATION FROM YOU. PLEASE FORWARD APPROPRIATE INFORMATION TO OUR OFFICE IMMEDIATELY.

Licensed as Servis One, Inc. dba BSI Financial Services.

BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

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Authorized Agent for Creditor
U.S. BANK TRUST NATIONAL
ASSOCIATION, AS TRUSTEE OF THE
LODGE SERIES IV TRUST

In Re:)	CASE NO.: 18-32733-maw
)	
Phillip T. Thomas and Betty J. Thomas,)	CHAPTER 13
)	
Debtors.)	CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave., Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On November 10, 2019 I served the following documents described as:

- NOTICE OF MORTGAGE PAYMENT CHANGE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor

Phillip T. Thomas
4420 Weldwood Lane
Sylvania, OH 43560

Debtor

Betty J. Thomas
4420 Weldwood Lane
Sylvania, OH 43560

Debtor's Counsel

Tammy Geiger Lavalette
Collier Law Group LLP
7110 West Central Avenue, Suite C
Toledo, OH 43617

Debtor's Counsel

H. Buswell Roberts
200 County Club Drive SW Suite B1
Blacksburg, VA 24060

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on November 10, 2019 at Santa Ana, California

/s / Lizeth Mendoza
Lizeth Mendoza